Certificate Number: 12433-PAM-DE-032040746

Bankruptcy Case Number: 18-04764



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>December 17, 2018</u>, at <u>8:24</u> o'clock <u>AM EST</u>, <u>Ramon B. Vaughan</u> completed a course on personal financial management given <u>by internet</u> by <u>Solid Start Financial Education Services</u>, <u>LLC</u>, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the <u>Middle District of Pennsylvania</u>.

Date: December 17, 2018 By: /s/Candace Jones

Name: Candace Jones

Title: Counselor